






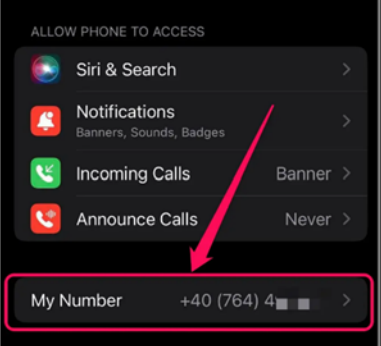

Exhibit G

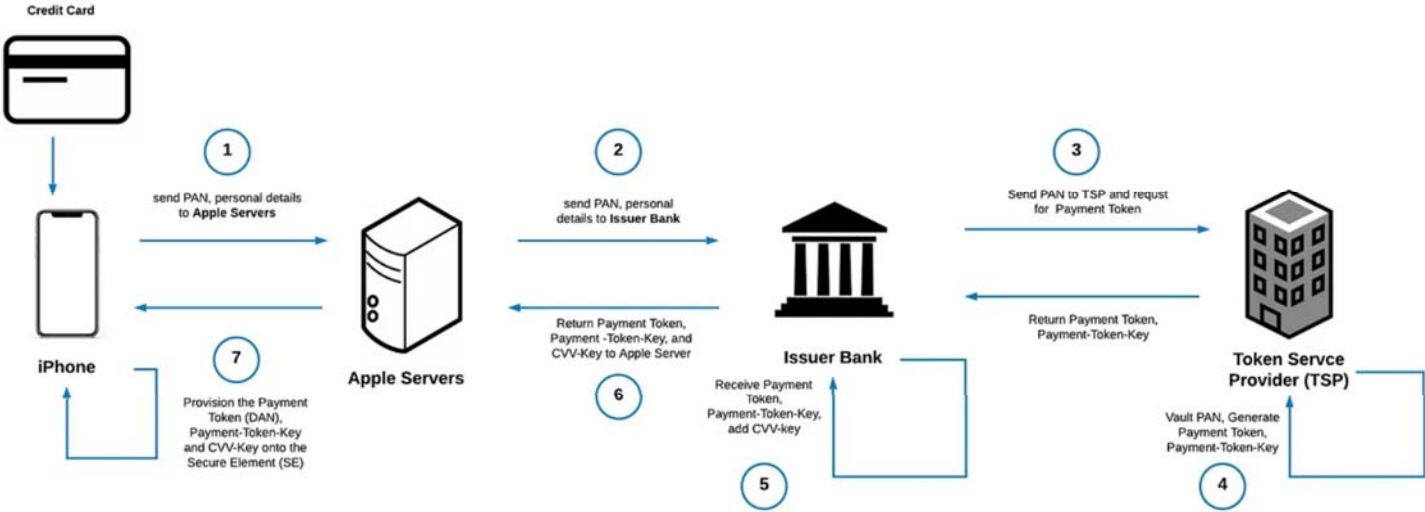
Exhibit G - U.S. Patent No. 10,339,520

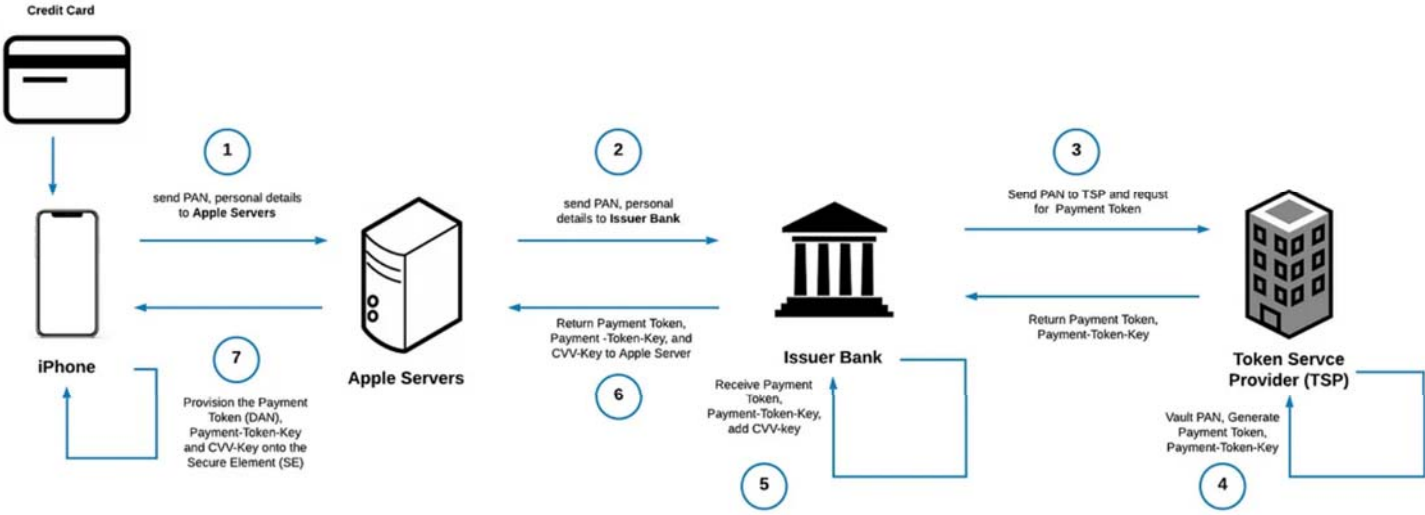
Claim No.	Apple Pay- and/or Apple Wallet-Enabled Computing Device
10 [Pre]: A method of storing and generating payment information in an electronic device, the method comprising:	<p>An Apple Pay and/or Apple Wallet-enabled computing device is an electronic device that practices a method of storing and generating payment information.</p> <div></div> <p>At stores and more. Apple Pay is accepted at over 85 percent of retailers in the U.S., so you can likely use it wherever and however you want. If you're not sure, just ask. Apple Pay works anywhere that takes contactless payments — from vending machines and grocery stores to taxis and subway stations.</p> <p>In apps and online. Use Apple Pay for purchases in Safari on your iPhone, iPad, or Mac. You can skip the lengthy checkout forms and pay with just a touch or a glance. Or use Apple Pay to subscribe to services like Apple Music, Apple News+, and Apple TV+, buy apps and games on the App Store, and upgrade your iCloud storage.</p> <p>See, e.g., <i>Apple Pay</i>, Apple, https://www.apple.com/apple-pay/; <i>Devices compatible with Apple Pay</i>, Apple (Sept. 24, 2024), https://support.apple.com/en-us/102896; Abby Ferguson, <i>How to set up Apple Pay</i>, Popular Sci. (May 12, 2024 3:04 PM EDT), https://www.popsci.com/diy/how-to-set-up-apple-pay/ (“[The Wallet app] is pre-installed on Apple devices, so you won’t need to install it first.”).</p> <p>When you add credit, debit, prepaid, or transit cards [. . .]</p> <p>After your card is approved, your bank, your bank’s authorized service provider, or your card issuer creates a device-specific Device Account Number, encrypts it, and sends it along with other data (such as the key used to generate dynamic security codes that are unique to each transaction) to Apple. The Device Account Number can’t be decrypted by Apple but is stored in the Secure Element—an industry-standard, certified chip designed to store your payment information safely—on your device. Unlike with usual credit or debit card numbers, the card issuer can prevent its use on a magnetic stripe card, over the phone, or on websites. The Device Account Number in the Secure Element is isolated from iOS, watchOS, and macOS, is never stored on Apple servers, and is never backed up to iCloud.</p> <p>When you use Apple Pay in stores [. . .]</p> <p>After you authenticate your transaction, the Secure Element provides your Device Account Number and a transaction-specific dynamic security code to the store’s point of sale terminal along with additional information needed to complete the transaction. Again, neither Apple nor your device sends your actual payment card number. Before they approve the payment, your bank, card issuer, or payment network can verify your payment information by checking the dynamic security code to make sure that it’s unique and tied to your device.</p>

Claim No.	Apple Pay- and/or Apple Wallet-Enabled Computing Device
	<p data-bbox="489 199 1318 233">When you use Apple Pay within apps or on the web [. . .]</p> <p data-bbox="489 245 1430 451">To securely transmit your payment information when you pay in apps or on the web, Apple Pay receives your encrypted transaction and re-encrypts it with a developer-specific key before the transaction information is sent to the developer or payment processor. This key helps ensure that only the app or the website that you're purchasing from can access your encrypted payment information. Websites must verify their domain every time they offer Apple Pay as a payment option. Like with in-store payments, Apple sends your Device Account Number to the app or website along with the transaction-specific dynamic security code. Neither Apple nor your device sends your actual payment card number to the app.</p> <p data-bbox="489 459 1822 488"><i>See, e.g., Apple Pay security and privacy overview</i>, Apple (Oct. 8, 2024), https://support.apple.com/en-us/101554.</p> <p data-bbox="489 529 1234 573">What is Advanced Fraud Protection?</p> <p data-bbox="489 594 1430 675">Advanced Fraud Protection is a way to keep your Apple Card information even more secure. After turning on Advanced Fraud Protection, your three-digit Apple Card security code will change periodically after it's been viewed in the Wallet app or after it's been auto-filled from Safari.</p> <p data-bbox="489 696 1419 805">You should check your security code each time you want to make a purchase with Apple Card to be sure you're using the most up-to-date code. You can also use Advanced Fraud Protection without affecting your recurring purchases and subscriptions, such as streaming services or memberships, because these merchants use your security code to authorize payment just once when you first sign up.</p> <p data-bbox="489 813 1934 842"><i>See, e.g., Use Advanced Fraud Protection with Apple Card</i>, Apple (Jan. 10, 2024), https://support.apple.com/en-us/102427.</p>
10[a]: accepting a user input of issued payment information input at a touch screen display of the electronic device, wherein the information comprises an issuer provided payment information;	<p data-bbox="489 849 1944 907">An Apple Pay- and/or Apple Wallet-enabled computing device accepts a user input of issued payment information input at a touch screen display of the electronic device, wherein the information comprises an issuer provided payment information.</p> <p data-bbox="489 948 911 982">Add a debit or credit card</p> <p data-bbox="489 1008 1423 1060">You can add a supported card from a participating card issuer. To check if your card is compatible with Apple Pay, contact the card issuer.</p> <ol data-bbox="489 1081 1062 1198" style="list-style-type: none"> <li data-bbox="489 1081 884 1105">1. Go to the Wallet app  on your iPhone. <li data-bbox="489 1127 1062 1151">2. Tap . You may be asked to sign in to your Apple Account. <li data-bbox="489 1172 884 1198">3. Add any of the following types of cards: <ul data-bbox="531 1235 1440 1320" style="list-style-type: none"> <li data-bbox="531 1235 1440 1320">• <i>A new card</i>: Tap Debit or Credit Card, tap Continue, then hold iPhone near the chip on the card. If the card doesn't have a chip, tap Enter Card Details Manually, then enter the card number or tap Scan Card with Camera. <p data-bbox="489 1325 1955 1380"><i>See, e.g., iPhone User Guide – iOS 18, Set up Apple Pay in Wallet on iPhone</i>, Apple, https://support.apple.com/guide/iphone/set-up-apple-pay-iph9b7f53382/18.0/ios/18.0.</p>

Claim No.	Apple Pay- and/or Apple Wallet-Enabled Computing Device
	<p>Add a card on Apple Watch</p> <p>You can add Apple Account, credit, debit, and transit cards, right on Apple Watch.</p> <ol style="list-style-type: none"> 1. Open the Wallet app  on your Apple Watch. 2. Tap , then tap Add Card. 3. Choose Apple Account, Debit or Credit Card, or Transit Card; then follow the onscreen instructions. <p>See, e.g., Apple Watch User Guide – WatchOS 11, <i>Set up Apple Pay on Apple Watch</i>, Apple, https://support.apple.com/guide/watch/set-up-apple-pay-apd285b3ae01/watchos.</p> <p>How to add a debit or credit card for Apple Pay on your Mac, iPad, or Apple Vision Pro</p> <ol style="list-style-type: none"> 1. On your device, open Wallet & Apple Pay settings. <ul style="list-style-type: none"> ◦ On your Mac model with Touch ID, go to System Settings (or System Preferences) > Wallet & Apple Pay. ◦ On your iPad or Vision Pro, go to Settings > Wallet & Apple Pay. 2. Select Add Card.^{3,4} 3. Follow the steps on the screen to add a card. 4. Verify your information with your bank or card issuer. They might ask you to provide information. <p>On Mac models without built-in Touch ID, you can complete your purchase using Apple Pay on your compatible iPhone or Apple Watch: On your iPhone, go to Settings > Wallet & Apple Pay and turn on Allow Payments on Mac.</p> <p>See, e.g., <i>Set up Apple Pay</i>, Apple (Sept. 25, 2024), https://support.apple.com/en-us/108398.</p>
10[b]: wherein the electronic device comprises device-specific and user-specific information; and	<p>An Apple Pay- and/or Apple Wallet-enabled computing device comprises device-specific and user-specific information.</p> <p>Manage your Apple Account</p> <p>Because your Apple Account is used across all your devices and services, it's important to keep your account information up to date. Simply sign in to account.apple.com² at any time to manage your account:</p> <ul style="list-style-type: none"> • Update trusted phone numbers and devices that you're currently signed in to with your Apple Account. • Change your password to help maintain the security of your account. • Update your Apple Account primary email address³ to make sure it's an address that you use frequently. • Add additional email addresses to help people find and communicate with you on Apple services like FaceTime¹, iMessage, and Find My. You can also use these email addresses to sign in to your Apple Account. • Update the birth date associated with your Apple Account. • Change your Apple Account country or region. • Manage the payment methods associated with your Apple Account. <p>See, e.g., <i>Manage and use your Apple Account</i>, Apple (Sept. 16, 2024), https://support.apple.com/en-us/105023.</p>

Claim No.	Apple Pay- and/or Apple Wallet-Enabled Computing Device
	<p data-bbox="491 203 1045 264">How to find the phone number on an iPhone in the Settings app</p> <p data-bbox="491 302 1045 354">A simple way to find your number is to check the Phone app's settings in the Settings app.</p> <ol data-bbox="491 391 1045 532" style="list-style-type: none"> <li data-bbox="491 391 1045 418">1. Open the Settings app on your iPhone. <li data-bbox="491 448 1045 475">2. Scroll down to and tap Phone. <li data-bbox="491 505 1045 532">3. Your phone number will be next to My Number.  <p data-bbox="491 548 1982 613"><i>See, e.g., Laura McCamy, How to find the phone number associated with an iPhone in 3 different ways, Business Insider (Sept. 8, 2022, 3:59 PM PDT), https://www.businessinsider.com/guides/tech/how-to-find-phone-number-on-iphone.</i></p> <p data-bbox="491 646 1373 735">Find your serial number, IMEI/MEID, or ICCID in Settings</p> <ol data-bbox="491 756 1268 813" style="list-style-type: none"> <li data-bbox="491 756 1268 784">1. Go to Settings > General and tap About. <li data-bbox="491 789 1268 813">2. Look for the serial number. You might need to scroll down to find the IMEI/MEID, and ICCID.  <p data-bbox="491 1133 1982 1230"><i>See, e.g., Find the serial number or IMEI on your iPhone, iPad, or iPod touch, Apple (Dec. 6, 2023), https://support.apple.com/en-us/108037; How to find the serial number or IMEI for your Apple Watch, Apple (Oct. 23, 2024), https://support.apple.com/en-us/108040; Find your Mac model name and serial number, Apple (Oct. 21, 2024), https://support.apple.com/en-us/102767.</i></p>

Claim No.	Apple Pay- and/or Apple Wallet-Enabled Computing Device
<p>10[c]: wherein the issuer provided payment information is communicated wirelessly; and</p>	<p>An Apple Pay- and/or Apple Wallet-enabled computing device wirelessly communicates issuer provided payment information.</p> <h3>Card provisioning security overview</h3> <p>When a user adds a credit, debit or pre-paid card (including store cards) to Apple Wallet, Apple securely sends the card information, along with other information about user's account and device, to the card issuer or card issuer's authorised service provider. Using this information, the card issuer determines whether to approve adding the card to Apple Wallet. As part of the card provisioning process, Apple Pay uses three server-side calls to send and receive communication with the card issuer or network:</p> <ul style="list-style-type: none"> • Required Fields • Check Card • Link and Provision <p>The card issuer or network uses these calls to verify, approve and add cards to Apple Wallet. These client-server sessions use TLS 1.2 to transfer the data.</p> <p>See, e.g., Apple Platform Security, <i>Card provisioning security overview</i>, Apple (May 7, 2024), https://support.apple.com/en-gb/guide/security/sec0f005981a/web; Starriah, <i>Apple Wallet requires internet connection to add credit card?</i>, Apple Support Community (Mar. 29, 2019), https://discussions.apple.com/thread/250267325?sortBy=best.</p>  <p>When a Payment Card is Added to the Apple Pay Wallet</p> <p>See, e.g., Prashant Ram, <i>How Apple Pay works under the hood?</i>, codeburst (Nov. 5, 2019), https://codeburst.io/how-does-apple-pay-actually-work-f52f7d9348b7.</p>

Claim No.	Apple Pay- and/or Apple Wallet-Enabled Computing Device
<p>10[d]: receiving wirelessly a static device account number payment information for storage on the electronic device; and wherein</p>	<p>An Apple Pay and/or Apple Wallet-enabled computing device wirelessly receives a static device account number payment information for storage on the electronic device.</p> <p>Card provisioning security overview [. . .]</p> <p>Full card numbers aren't stored on the device or on Apple Pay servers. Instead, a unique Device Account Number is created, encrypted and then stored in the Secure Element. This unique Device Account Number is encrypted in such a way that Apple can't access it. The Device Account Number is unique and different from most credit or debit card numbers; the card issuer or payment network can prevent its use on a magnetic stripe card, over the phone or on websites. The Device Account Number in the Secure Element is never stored on Apple Pay servers or backed up to iCloud, and it is isolated from iOS, iPadOS and watchOS devices, and from Mac computers with Touch ID.</p> <p>Cards for use with Apple Watch are provisioned for Apple Pay using the Apple Watch app on iPhone or within a card issuer's iPhone app. Adding a card to Apple Watch requires that the watch be within Bluetooth communications range. Cards are specifically enrolled for use with Apple Watch and have their own Device Account Numbers which are stored within the Secure Element on the Apple Watch.</p> <p>See, e.g., Apple Platform Security, <i>Card provisioning security overview</i>, Apple (May 7, 2024), https://support.apple.com/en-gb/guide/security/sec0f005981a/web; Starriah, <i>Apple Wallet requires internet connection to add credit card?</i>, Apple Support Community (Mar. 29, 2019), https://discussions.apple.com/thread/250267325?sortBy=best..</p>  <p>When a Payment Card is Added to the Apple Pay Wallet</p> <p>See, e.g., Prashant Ram, <i>How Apple Pay works under the hood?</i>, codeburst (Nov. 5, 2019), https://codeburst.io/how-does-apple-pay-actually-work-f52f7d9348b7.</p>

Claim No.	Apple Pay- and/or Apple Wallet-Enabled Computing Device
<p>10[e]: at least a portion of the payment information is a limited use number for limited use by the device, in place of a issuer provided payment information; and,</p>	<p>An Apple Pay and/or Apple Wallet-enabled computing device generates payment information, at least a portion of which is a limited use number for limited use by the device, in place of a issuer provided payment information</p> <p>When you use Apple Pay in stores [. . .]</p> <p>After you authenticate your transaction, the Secure Element provides your Device Account Number and a transaction-specific dynamic security code to the store's point of sale terminal along with additional information needed to complete the transaction. Again, neither Apple nor your device sends your actual payment card number. Before they approve the payment, your bank, card issuer, or payment network can verify your payment information by checking the dynamic security code to make sure that it's unique and tied to your device.</p> <p>When you use Apple Pay within apps or on the web [. . .]</p> <p>To securely transmit your payment information when you pay in apps or on the web, Apple Pay receives your encrypted transaction and re-encrypts it with a developer-specific key before the transaction information is sent to the developer or payment processor. This key helps ensure that only the app or the website that you're purchasing from can access your encrypted payment information. Websites must verify their domain every time they offer Apple Pay as a payment option. Like with in-store payments, Apple sends your Device Account Number to the app or website along with the transaction-specific dynamic security code. Neither Apple nor your device sends your actual payment card number to the app.</p> <p><i>See, e.g., Apple Pay security and privacy overview</i>, Apple (Oct. 8, 2024), https://support.apple.com/en-us/101554; <i>Apple Pay</i>, Apple, https://www.apple.com/apple-pay/.</p> <p>What is Advanced Fraud Protection?</p> <p>Advanced Fraud Protection is a way to keep your Apple Card information even more secure. After turning on Advanced Fraud Protection, your three-digit Apple Card security code will change periodically after it's been viewed in the Wallet app or after it's been auto-filled from Safari.</p> <p>You should check your security code each time you want to make a purchase with Apple Card to be sure you're using the most up-to-date code. You can also use Advanced Fraud Protection without affecting your recurring purchases and subscriptions, such as streaming services or memberships, because these merchants use your security code to authorize payment just once when you first sign up.</p> <p><i>See, e.g., Use Advanced Fraud Protection with Apple Card</i>, Apple (Jan. 10, 2024), https://support.apple.com/en-us/102427.</p>

Claim No.	Apple Pay- and/or Apple Wallet-Enabled Computing Device
<p>10[f]: dynamically generating a one-time limited-use number based on at least one of a set of information including: user-identifying information; user secrets; device information; device secrets; time; merchant; facility location; sequence count; payment information; account information; amount; and transaction information; and</p>	<p>An Apple Pay and/or Apple Wallet-enabled computing device dynamically generates a one-time limited-use number based on at least one of a set of information including: user-identifying information; user secrets; device information; device secrets; time; merchant; facility location; sequence count; payment information; account information; amount; and transaction information.</p> <p>Using a payment cryptogram for dynamic security</p> <p>Payment transactions originating from the payment applets include a payment cryptogram along with a Device Account Number. This cryptogram, a one-time code, is computed using a transaction counter and a key. The transaction counter is incremented for each new transaction. The key is provisioned in the payment applet during personalization and is known by the payment network or the card issuer or both. Depending on the payment scheme, other data may also be used in the calculation, including:</p> <ul style="list-style-type: none"> • A Terminal Unpredictable Number, for near-field-communication (NFC) transactions • An Apple Pay server nonce, for transactions within apps <p>These security codes are provided to the payment network and to the card issuer, which allows the issuer to verify each transaction. The length of these security codes may vary based on the type of transaction.</p> <p><i>See, e.g., Apple Platform Security, Payment authorization with Apple Pay</i>, Apple (Feb. 18, 2021), https://support.apple.com/guide/security/payment-authorization-with-apple-pay-secc1f57e189/web; <i>Apple Pay security and privacy overview</i>, Apple (Oct. 8, 2024), https://support.apple.com/en-us/101554.</p> <p>What is Advanced Fraud Protection?</p> <p>Advanced Fraud Protection is a way to keep your Apple Card information even more secure. After turning on Advanced Fraud Protection, your three-digit Apple Card security code will change periodically after it's been viewed in the Wallet app or after it's been auto-filled from Safari.</p> <p>You should check your security code each time you want to make a purchase with Apple Card to be sure you're using the most up-to-date code. You can also use Advanced Fraud Protection without affecting your recurring purchases and subscriptions, such as streaming services or memberships, because these merchants use your security code to authorize payment just once when you first sign up.</p> <p><i>See, e.g., Use Advanced Fraud Protection with Apple Card</i>, Apple (Jan. 10, 2024), https://support.apple.com/en-us/102427.</p>

Claim No.	Apple Pay- and/or Apple Wallet-Enabled Computing Device
<p>10[g]: using said static device account number and said dynamically generated one-time limited-use number together in the place of issuer provided payment information for making a payment transaction.</p>	<p>The Apple Pay and/or Apple Wallet-enabled computing device uses said static device account number and said dynamically generated one-time limited-use number together in the place of issuer provided payment information for making a payment transaction.</p> <p>When you use Apple Pay in stores [. . .]</p> <p>After you authenticate your transaction, the Secure Element provides your Device Account Number and a transaction-specific dynamic security code to the store's point of sale terminal along with additional information needed to complete the transaction. Again, neither Apple nor your device sends your actual payment card number. Before they approve the payment, your bank, card issuer, or payment network can verify your payment information by checking the dynamic security code to make sure that it's unique and tied to your device.</p> <p>When you use Apple Pay within apps or on the web [. . .]</p> <p>To securely transmit your payment information when you pay in apps or on the web, Apple Pay receives your encrypted transaction and re-encrypts it with a developer-specific key before the transaction information is sent to the developer or payment processor. This key helps ensure that only the app or the website that you're purchasing from can access your encrypted payment information. Websites must verify their domain every time they offer Apple Pay as a payment option. Like with in-store payments, Apple sends your Device Account Number to the app or website along with the transaction-specific dynamic security code. Neither Apple nor your device sends your actual payment card number to the app.</p> <p><i>See, e.g., Apple Pay security and privacy overview</i>, Apple (Oct. 8, 2024), https://support.apple.com/en-us/101554; Apple Platform Security, <i>Payment authorization with Apple Pay</i>, Apple (Feb. 18, 2021), https://support.apple.com/guide/security/payment-authorization-with-apple-pay-secc1f57e189/web; Apple, <i>Apple Pay Merchant Integration Guide</i> at 5 (Jan. 2024) <i>available at</i> https://developer.apple.com/apple-pay/Apple-Pay-Merchant-Integration-Guide.pdf ("Apple Pay uses device-specific tokenized credit or debit card credentials (DPAN) in place of a Payment Account Number (PAN).").</p> <p>What is Advanced Fraud Protection?</p> <p>Advanced Fraud Protection is a way to keep your Apple Card information even more secure. After turning on Advanced Fraud Protection, your three-digit Apple Card security code will change periodically after it's been viewed in the Wallet app or after it's been auto-filled from Safari.</p> <p>You should check your security code each time you want to make a purchase with Apple Card to be sure you're using the most up-to-date code. You can also use Advanced Fraud Protection without affecting your recurring purchases and subscriptions, such as streaming services or memberships, because these merchants use your security code to authorize payment just once when you first sign up.</p> <p><i>See, e.g., Use Advanced Fraud Protection with Apple Card</i>, Apple (Jan. 10, 2024), https://support.apple.com/en-us/102427.</p>